Medical Consumerism

• Visiting Your Healthcare Provider • Understanding Medical Screenings •
• Managing Medications • Avoiding Medical Errors • Utilizing Health Risk Appraisals •

BlueCross BlueShield of Nebraska

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Visiting Your Healthcare Provider

Getting The Most From Your Visit To The Healthcare Provider

If your condition is serious enough that it warrants a visit to your healthcare provider, you're going to need to be prepared. Too many of us visit our healthcare providers, and simply nod our heads through the entire visit, leaving with more questions than we had when we arrived. If you are to become a wise consumer of healthcare, you’re going to need to know how to make the most of your visit to your healthcare provider.

Thankfully, following a few simple guidelines can go a long way toward ensuring that you not only get the care you need, but that you also leave the office with your questions answered—feeling good about your recommended course of treatment.

Take a look at the following guidelines for getting the most from your visit to the healthcare provider.

Before Your Visit

Decide What You Want

Decide what you want from your healthcare provider before you step foot in the office. Are you looking for a diagnosis? Do you need reassurance about your condition? Are you seeking information about new developments on your condition? Decide what you want before your visit, and don't leave until you get it.

Make A List

After you decide what you want from the visit, write it down! You will probably have several goals for the visit, so prioritize your list and ask your most important questions first. Don't forget to review the list with friends or loved ones familiar with your condition—they may come up with some good questions you forgot to list.
Practice
It may sound silly, but practicing your questions before you get into the office can help you better articulate your goals when it comes time to visit with your healthcare provider. And, because physicians’ offices can be intimidating, rehearsing your questions will make them easier to ask because you’ll know exactly what you need to say. Don’t be embarrassed—practice your questions, even if it’s in the car on the way to the office.

Gather the Necessary Information
Get all of your health-related information in order before you visit your healthcare provider. Make sure to gather information on the medications you may be taking (names and recommended dosages), symptoms, any previous or current lifestyle treatments/changes, and any relevant test results. Gathering this info beforehand can save you time and energy, and may even help you feel better faster.

During Your Visit
Ask Your Questions with Confidence
Tell your healthcare provider right away that you have a list of things to discuss. You’ve put in all the work to prepare for the visit, now it’s time to be bold. It’s not uncommon for some patients to clam up once they’re in the office, but don’t let it happen to you. Be bold with your questions, and if you are unclear about the answer, ask for an explanation. Don’t be intimidated or feel like you’re taking too much of your healthcare provider’s time. Your health is the most important thing you have. You absolutely must get proper care, have your questions answered satisfactorily, and feel confident in your course of treatment after the visit. This is a “non-negotiable.”

Take Part in Decisions About Your Care
Healthcare providers spend their days deciding how to best deliver care to patients. Often, they get little input from the patient during the process. This ironic fact of modern medicine can lead to treatment goals that aren’t right for you or your lifestyle. Again, it comes down to what you—the consumer—want from your visit. Are you looking for aggressive treatment, or an easy way to manage your condition? How do you feel about new procedures? What would increase your quality of life the most? Keep these and other questions in mind when taking part in decisions about your care.

Ask Your Healthcare Provider to Sum Up Before He/She Leaves the Room
In some cases, a good conversation with your healthcare provider may lead to discussions outside the realm of care. And while it’s good to get some details and insight into your condition, you need to leave the office with key points for moving forward. To make sure this happens, ask your healthcare provider to sum up the visit in a few key bullet points. You may want to ask, “What are the most important things I need to remember after I leave?”

It’s a good idea to write down these main points on a small tablet while you’re still in the office. Don’t feel like writing the points down? You should—a recent study found that patients forget 80 percent of what the doctor told them as soon as they leave the office. Worse yet, half of what is remembered is remembered incorrectly.

Continued on the following page...
Visiting Your Healthcare Provider

Continued...

Ask For Resources
Your healthcare provider’s office is full of resources to help you better understand your condition. Make sure to ask for a pamphlet covering your condition, so you can further educate yourself on proper care. Your healthcare provider may also know of other reliable information in print or electronic format that you can access outside of the office for little or no cost. In the information age, make sure to get information on the topics that matter most to you.

After Your Visit

Review Your Appointment
Review the appointment in your mind after leaving the healthcare provider’s office. Consider the main points you discussed, as well as your treatment plan and any other important information. Once you arrive home, look at your notes again to make sure you didn’t forget anything vital. File your list in a safe place (perhaps with your first aid kit) so you can refer to it quickly and easily. You should be able to recite the main points of treatment before you put your list away.

Involve Your Pharmacist
The pharmacist is an important link in the healthcare chain. If you have been prescribed medication for your condition, use the pharmacist as a resource. Ask him/her about the medication you’ve been prescribed. How common is it for your condition? Are there side effects? What should you do if you miss a dose? Don’t forget to ask about getting a generic substitute! Generics can be just as effective and may cost substantially less. You may even reduce your co-pay.

Pick Up The Phone If Necessary
If you feel unsure about your treatment, or can’t remember important specifics, don’t hesitate to call your healthcare provider’s office. You have the right to get the best care possible, and besides, your healthcare provider would rather get a phone call than hear that you’ve treated yourself incorrectly. Remember, studies show that patients who don’t understand treatment orders make more medication errors, comply with treatment less often, and are more likely to suffer from long-term untreated illnesses.
Take Control Of Your Health

In the end, it comes down to taking a different perspective on future visits to your healthcare provider. Instead of sitting quietly, nodding your way through the appointment, and dealing with uncertainty after you leave, start taking more control—and more interest—in your health and your healthcare.

Write down important questions, practice asking them before your visit, and voice them boldly once you arrive at the office. Make sure you’re well prepared for your appointment by gathering information about your medical history before the visit, and then take part in decisions about your care. Ask your healthcare provider to sum up main points before he/she leaves the room, review your treatment plan, and involve your pharmacist in the process when appropriate. Following the steps listed here will ensure that you get the most out of your visit to the healthcare provider, and your health.

Don’t leave your healthcare provider’s office without having definitive answers to the following questions. Knowing the answers will be helpful during the treatment process, and will better ensure the safety of you and your loved ones.

1. What are the most important things I need to remember when I leave the office?
2. Why have you recommended this course of treatment?
3. Are there alternatives to the recommended course of treatment? If so, what are they?
4. What can I do to reduce my health risks in the future?
5. If I have additional questions, how will I get them answered in a timely manner?
About Screenings

Regular health exams and screenings are important because they can help to identify potential health problems in the early stages, when they may be easier to treat. Preventive health screenings may also act as a springboard for you and your healthcare provider to develop an action plan to address current health challenges and to prevent new problems from occurring in the future.

Getting regular health screenings and checkups is a fundamental part of being a savvy healthcare consumer. Your health, ultimately, is not your healthcare provider’s responsibility, but your own—and paying attention to important health screenings is one of the most important things you can do to live a long and vital life.

Included here, you’ll find screening forms, as well as screening guidelines for both men and women. Read this information carefully, and be sure you make regular preventive screenings a part of your healthcare regimen.

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<td>Chlamydia and other STDs</td>
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### Screening Tests for Men: What You Need And When

- **Cholesterol Checks:** Have your cholesterol checked if you are 35 or older. Or if you are between the ages of 20 and 35 and you have other risk factors for heart attacks. Most experts recommend checking your cholesterol every five years.

- **Blood Pressure:** Have your blood pressure checked at least every two years.

- **Colorectal Cancer Tests:** Begin regular screening for colorectal cancer starting at age 50. Your healthcare provider can help you decide which test is right for you. How often you need to be tested will depend on which test you have.

- **Diabetes Tests:** Have a test to screen for diabetes if you have high blood pressure or high cholesterol.

- **Depression:** If you’ve felt "down," sad, or hopeless, and have felt little interest or pleasure in doing things for two weeks straight, talk to your healthcare provider about whether he or she can screen you for depression.

- **Sexually Transmitted Diseases:** Talk to your healthcare provider to see whether you should be screened for sexually transmitted diseases, such as HIV.

- **Prostate Cancer Screening:** Talk to your healthcare provider about the possible benefits and harms of prostate cancer screening if you are considering having a prostate-specific antigen (PSA) test or digital rectal examination (DRE).

### Screening Tests for Women: What You Need And When

Screening tests, such as mammograms and Pap smears, can find diseases early when they are easier to treat. Some women need certain screening tests earlier, or more often, than others. Talk to your healthcare provider about which of the tests listed below are right for you, when you should have them, and how often.

- **Mammograms:** Have a mammogram every one to two years starting at age 40.

- **Pap Smears:** Have a Pap smear every one to three years if you have been sexually active or are older than 21.

- **Cholesterol Checks:** Have your cholesterol checked if you are 45 or older. Or if you are between the ages of 20 and 45 and you have other risk factors for heart disease. Most experts recommend checking your cholesterol every five years.

- **Blood Pressure:** Have your blood pressure checked at least every two years.

- **Colorectal Cancer Tests:** Have a test for colorectal cancer starting at age 50. Your doctor can help you decide which test is right for you.

- **Diabetes Tests:** Have a test to screen for diabetes if you have high blood pressure or high cholesterol.

- **Depression:** If you’ve felt "down," sad, or hopeless, and have felt little interest or pleasure in doing things for two weeks straight, talk to your healthcare provider about whether he or she can screen you for depression.

- **Osteoporosis Tests:** Have a bone density test at age 65 to screen for osteoporosis (thinning of the bones). If you are between the ages of 60 and 64 and weigh 154 lbs. or less, talk to your healthcare provider about whether you should be tested.

- **Chlamydia Tests and Tests for Other Sexually Transmitted Diseases:** Have a test for Chlamydia if you are 25 or younger and sexually active. If you are older, talk to your doctor to see whether you should be tested. Also, talk to your healthcare provider to see whether you should be tested for other sexually transmitted diseases.

*Source: US Department of Health and Human Services & US Preventive Services Task Force*
About Managing Your Medications

Medications are a significant part of our lives as medical consumers. In fact, 46 percent of the total population uses prescription medications in any given year, and 84 percent of consumers use over-the-counter (OTC) medications each year. While medications can be extremely helpful in treating medical conditions, it’s important to understand them so that you can maximize their effectiveness and protect your health.

Understanding Your Medicines

Each year, thousands of people are hospitalized, remain sick, and spend more money than they have to because they don’t understand their medications. The American Pharmacists Association recommends that you be able to answer the following ten key questions before taking any new medications.

Ten Key Medication Questions

1. What is the name of the medication and what is it supposed to do?
2. When and how do I take it?
3. How long should I take it?
4. Does this medication contain anything that can cause an allergic reaction?
5. Should I avoid alcohol, any other medicines, food, and/or activities?
6. Should I expect any side effects?
7. What if I forget to take my medication?
8. Is it safe to become pregnant or to breast-feed while taking this medication?
9. Is there a generic version of this medication?
10. How should this medication be stored?

Making Medications Work Better

Modern medicine has brought about countless medications to help us feel better fast. But there are still things you can do to ensure that your medications work for you. Keep three words in mind: dosage, generics, and compliance.

Dosage

Specific dosages are prescribed for a reason. Never modify your dosage (i.e., break pills in half or otherwise change your dosage) without first talking with your healthcare provider and pharmacist! Not only can this be dangerous, but it can also delay healing.
Generic Medications
Brand-name medications can be extremely expensive. In fact, Americans spend about $100 billion on prescription drugs every year. Many times, there's no need to spend so much for prescriptions. Generic drugs are those drugs that have been judged chemically equivalent to brand-name drugs by the FDA. If it's available and appropriate, you may want to consider choosing a generic equivalent.

Compliance
Compliance means taking your medication as prescribed by your doctor and pharmacist. Skipping dosages or not finishing medication is not recommended. Drugs have little benefit if not taken as directed. If you're skipping dosages or “saving medication,” consider this: you'll probably spend more money in the long-run treating the same disease twice, or addressing complications that arise from not being compliant.

How To Get The Most From Your Pharmacist
Your pharmacist is an important part of your healthcare decision making team. This trained medical professional does much more than count tablets and pour liquids. In fact, they can do much to increase the quality of your healthcare.

The following strategies will help you get the most from your pharmacist, ultimately increasing your health and well-being in the short- and long-term.

Pick a permanent pharmacist/pharmacy
By always going to the same pharmacy or pharmacist, you'll better ensure that your medical records are on file and at hand—helping you avoid complications and potential drug interactions. Not only will choosing a single pharmacy or pharmacist protect your health, but it can also save you headaches and worry as you'll only have to collect important health-related documents one time.

Involve your pharmacist in your OTC decisions
Pharmaceutical drugs are not the only medications you'll take—in fact, it's likely that you'll purchase more over-the-counter medications during your lifetime. Make sure to check with your pharmacist on OTC medications you are unsure about. With many pharmacies now located in supermarkets and other convenient locations where you purchase OTC medications, involving your pharmacist in your OTC decisions becomes easier than ever.

Develop a relationship with your pharmacist
Getting the most from your pharmacist means getting to know him or her, and allowing them to learn a little bit about you as well. Share with your pharmacist any financial concerns about the cost of drugs, family history, and any personal health goals you'd like to achieve. By doing so, your pharmacist may be more likely to offer important insight and advice that will help you become a wise healthcare consumer.

Avoiding Medication Errors
Each year, more than 770,000 Americans are injured because of medication errors. It has also been estimated that medication errors account for at least 7,000 deaths annually. Without a doubt, taking medications is serious business for you and your family.

Unfortunately, many of us become complacent or have a false sense of security about some of the powerful over-the-counter and prescription medications we take on a regular basis. And while there's no need to be fearful of medications, there are some simple ground rules to follow to help ensure your safety and health. Keep the following in mind when taking medications.

✓ Know your medications inside and out. Make a list of all the medications you are taking along with the dosage, color, shape, size, and imprint on the pill. Knowing this information will help you recognize medications that may have been given to you by mistake.

✓ Keep medications in their original containers. The label on your medication bottle contains important information about how the medicine inside is to be used. If you switch medications to another container, you're asking for trouble and could be putting your health in serious jeopardy.

✓ Read, read, read. Every time you take your medications, read the label on the container. Although it may be monotonous, doing so will help ensure that you take the right medication, at the right time, and in the right dosage—every time.

✓ Turn on the light. Never take medications in the dark (for instance, getting up in the middle of the night to take a pill). It's hard to distinguish between pills, and it can be easy to grab the wrong bottle in the dark—especially when you're half asleep.

Continued on the following page...
Managing Your Medications

✓ Only take medication prescribed for you. Never take another person’s medication—not even medication prescribed to a family member. Medications are prescribed specifically for individuals based on their unique requirements.

✓ Comply with medication directions. Do not break pills or alter dosages. Don’t skip dosages or stop taking medications early. Follow directions carefully.

Imported Medications & Online Pharmacies

The rising costs of prescription drugs and the proliferation of online pharmacies bring about new challenges for healthcare consumers. Are imported medications safe?

Are online pharmacies a good choice when looking for cost savings and convenience?

The Facts On Imported Medications

Simply stated, medications imported from outside the United States are illegal and not safe unless imported directly by the manufacturer of the drug under the supervision of the FDA. Imported drugs are not regulated by the FDA, and may be too strong or too weak—in either case, causing potential problems. Stay away from imported drugs.

The Facts On Online Pharmacies

Provided an online pharmacy is licensed by the National Association of Boards of Pharmacy (NABP), and you’ve discussed purchasing drugs online with your healthcare provider, online pharmacies may be an acceptable alterna-

Your Medication Record

<table>
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<th>Medication Name</th>
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<th>Color &amp; Shape</th>
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Online pharmacists cannot monitor blood pressure or cholesterol or help you remain compliant with your drug therapy.

You may not have access to a pharmacist to answer your questions in a timely fashion.

You won’t be able to develop a strong relationship with your pharmacist in the manner you would if you visited a traditional pharmacist.

Ultimately, whether or not to purchase medications from an online pharmacy is an important decision you’ll need to make very carefully and with the help of your healthcare team.

Medication Inventory
(What To Have On Hand)

It is important to be prepared and have medications on hand for the unexpected. The following OTC medications will come in handy in your home.

- **Pain relievers**—Aspirin, acetaminophen, and ibuprofen for fevers, general aches and pains, and headaches. Do not give aspirin to children.
- **Cough syrup**—For common, mild coughs.
- **Antacids**—For indigestion, heartburn, and digestive discomfort.
- **Antihistamines**—For allergy symptom relief and sinus clearing.
- **Decongestants**—For sinus clearing.
- **Eye drops**—For sore, dry, red, and itchy eyes.
- **Triple antibiotic ointment**—Neosporin or similar product for infections, scrapes, cuts, punctures, and piercings.
- **Aloe Vera rub**—For burns, sunburns, scrapes, cuts, and punctures.

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Source: American Pharmacists Association
Preventing Medical Errors

Top Ten Tips

Even with skilled healthcare providers and advanced medical technology, unfortunately, medical errors still happen from time to time.

The good news is that medical errors can be prevented. The following tips are presented to help you take an active role in staying safe in the medical care system. Remember, as a consumer of medical care, much of the burden for preventing medical errors falls in your hands.

1. **Take an active role in your healthcare.** Sure, some mistakes happen because the healthcare system is complex, but many others happen because doctors and patients don’t communicate clearly with each other. Taking an active role in your healthcare is the single most important thing you can do to prevent medical errors.

2. **Choose a hospital that has experience in the procedure you need.** Research shows that patients tend to have better results when they are treated at hospitals that have a great deal of experience with their condition.

3. **Make sure your healthcare provider knows about all medications you are taking.** Problems related to the use of pharmaceutical drugs account for nearly 10 percent of all hospital admissions. That’s why it’s a good idea at each annual check-up to bring in every medication you’re taking (even over-the-counter medications) so your healthcare provider can update your files, and review potential complications.

4. **Double check your prescriptions, and then check them again.** According to the Institute of Medicine, as many as 7,000 deaths occur each year as a result of incorrect prescriptions. Check the label on your medicine bottle against the name on your prescription! Also, read the label...
directions carefully before leaving the pharmacy. Does “four doses daily” mean one pill every six hours around the clock, or just during waking hours?

5 **Understand your course of treatment.** When being discharged after a hospital procedure, ask your healthcare provider to explain your treatment plan. Healthcare providers often think they give more information than they really do, and to make things worse, a recent study showed that patients forget as much as 80 percent of what they are told by their healthcare provider within a short amount of time. Two key points here: 1.) Ask as many questions as you need to in order to feel comfortable, and 2.) Don’t forget to write down instructions!

6 **Get an advocate.** If you’re going in for major surgery or an extended stay, have an advocate with you to help with critical decisions—you may not be thinking clearly because of medications you’re taking. Ask a family member or trusted friend to help get things done, and speak for your best interests when you can’t.

7 **Ask healthcare workers to wash their hands.** Hand washing is an important way to prevent the spread of infections in hospitals. Yet, it is not done regularly or thoroughly enough. A recent study found that when patients checked whether healthcare workers washed their hands, the workers washed their hands more often and used more soap.

8 **Inform your doctor about any allergies you may have.** It doesn’t matter how minor the allergy is, the healthcare provider still needs to know about it. Some people are allergic to certain antibiotics (like penicillin). It’s especially important to inform your healthcare provider of this type of allergy in order to avoid potentially serious complications.

9 **Ask about tests and procedures.** Don’t assume that no news is good news. By being informed, and asking about the outcomes of tests and procedures, you’ll engage your healthcare provider in conversation that forces both of you to think through solutions, avoiding oversights and mistakes.

10 **Designate a lead care giver.** Make sure that a single healthcare provider (like your personal doctor) is in charge of your care instead of a group of caregivers who each know relatively little about your condition.

*Source: Agency for Healthcare Research and Quality*
Getting a Handle on Your Health

Quantifying your health status is one of the single most important steps you can take in leading a long and healthy life. But, before you can work to improve your health status, you need to understand where you’re starting from right now—that’s why developing a keen understanding of your health status is so important.

Our health—good or bad—isn’t a matter of luck. Rather, our health depends greatly on the lifestyle choices we make on a daily basis. How often we exercise, the types of food we eat, and whether or not we choose to drink or use tobacco, all have a major impact on our health and quality of life.

How we live accounts for more than half of the reasons we get sick or how we die. In fact, according to The Journal of the American Medical Association:

✓ Today’s four leading causes of death are all preventable—smoking, poor nutrition, physical inactivity, and high-risk alcohol use.

✓ Persons with healthier lifestyles live anywhere from six to nine years longer than those with unhealthy lifestyles.

✓ Persons with healthier lifestyles not only live longer, but also prevent disability by up to nine years and shorten it at the end of their lives.

This means that the choices we make every day, have a powerful effect on not only how long we live, but also on the quality our lives.

Understanding HRAs

Quantifying your health status is a matter of assessing your current health behaviors, and identifying possible risk factors for disease and other health conditions you may have. One of the most important tools at your disposal for measuring health status and taking control of your own health is a health risk appraisal, or HRA.

A health risk appraisal is a short, confidential survey designed to assess your true health status. It’s important
to note, however, that unlike your personal healthcare provider, a health risk appraisal cannot diagnose illnesses or identify specific health problems. It can, however, provide an accurate picture of the lifestyle behaviors increasing your risk for different diseases or health conditions that may reduce the length and quality of your life.

The typical HRA starts with a confidential questionnaire (either paper or online) about your health and lifestyle habits (i.e. blood pressure, weight, tobacco use, physical activity, etc). After completing the questionnaire (which should take anywhere from 15 to 30 minutes), your answers are then entered into a computer program, which analyzes your responses and creates a confidential profile that identifies your major health risks, and highlights healthy habits and changes you can make to reduce your health risks.

HRAs are an important part of taking responsibility for your own health, and becoming a wise healthcare consumer. Completing a health risk appraisal allows you to better understand your health risks, and formulate a plan for taking charge of your health in the years to come.

Questions to Expect

Although each HRA is unique, most will ask questions about the following topics.

- Blood pressure
- Weight status
- Tobacco use
- Sleeping habits
- Family health history
- Cholesterol
- Level of physical activity
- Alcohol use
- Stress
- Nutritional/eating habits

Take Advantage

A variety of health risk appraisals are available to help you take control of your own health and well-being. And in many cases, your employer may even provide you with an opportunity to participate in a health risk appraisal free of charge. If this is the case, be sure to take advantage of the opportunity provided to you by your employer—it’s one of the most important steps you can take to protect your health, and lead a long and healthy life.

“One of the most important tools at your disposal for measuring health status and taking control of your own health is a health risk appraisal.”
Take The Self-Care Quiz
The quiz below is designed to test your knowledge on the information presented in this section. Use this quiz as a tool to better understand how to care for yourself and others.

True  False

1. Patients forget 80 percent of what a healthcare provider tells them as soon as they leave the office.

2. Medical screenings should be performed only when a serious health problem is discovered.

3. It’s OK to take medication not prescribed for you, as long it comes from a family member.

4. Avoiding medical errors is an important part of being a wise healthcare consumer.

5. Many of today’s leading causes of death are preventable.

Answers can be found inside this section.